



UMP Plus 2019 Quick Start Guide

Health insurance can seem complicated, especially if you're new to the plan. Below are some tips to help you get the most out of your benefits and save money.

UMP Plus networks:

Puget Sound High Value Network (UMP Plus—PSHVN)

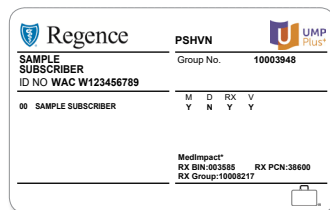
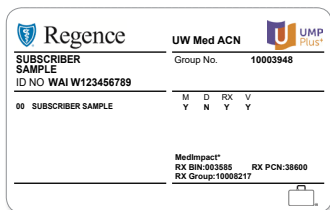
UW Medicine Accountable Care Network (UMP Plus—UW Medicine ACN)

1. Always use your member ID card.

Be sure to show your ID card whenever you see a provider or fill a prescription. Providers and pharmacists use the information on the card to make sure they bill for the service correctly.

Note: The UMP Plus ID cards are different from UMP Classic and UMP CDHP ID cards and are specific to each UMP Plus network.

To find providers, use the provider search at www.hca.wa.gov/ump-providers-plus or call UMP Customer Service at 1-888-849-3681 (TRS: 711).



2. Use providers in the core and support networks whenever possible.

The amount you pay for services will depend on which provider you choose to see from the networks below. Services are subject to the medical deductible unless otherwise noted.

- **Core network**—contains primary care providers (PCP), specialty providers, ancillary providers, and facilities (such as hospitals and clinics) contracted with your UMP Plus network.
 - Most covered services are paid at 100% when you see your PCP and 85% for all other providers in this network.

Note: When you see a PCP for primary care services, office visits are paid at 100% (not subject to the deductible). Related services, like x-rays or labs, that you receive during a primary care visit may be subject to the medical deductible and coinsurance.

- Providers will not bill you for charges that exceed the allowed amount (called balance billing).
- **Support network**—contains certain providers contracted with Regence BlueShield but not with your UMP Plus network. Not all Regence providers participate in the support network.
 - Most covered services are paid at 85%.
 - Providers will not balance bill you.
- **Out-of-network providers**—providers who are not in the core or support networks. Out-of-network providers can include providers contracted as preferred or participating providers with Regence BlueShield. If you see a preferred or participating provider with Regence BlueShield who is not in the core or support network, they are considered out-of-network. Your UMP Plus provider search directory lists all providers available to you under the network. All other providers who are not contracted with Regence BlueShield are out of network.
 - Most covered services are paid at 50%.
 - Out-of-network providers may balance bill you. Regence preferred and participating providers will not balance bill you.

For more information about provider types, visit www.hca.wa.gov/ump/ump-plus/ump-plus-provider-information.

| Network versus out-of-network cost comparison | | | | |
|---|--------------------------|----------------|--|---|
| Provider type | Provider's billed charge | Allowed amount | Amount the plan pays (% of allowed amount) | What you pay |
| Network provider | \$150 | \$100 | \$85 (85% of \$100) | \$15 15% of the allowed amount (\$15). The provider cannot balance bill you. |
| Out-of-network provider | \$150 | \$100 | \$50 (50% of \$100) | \$50 50% of the allowed amount (\$50) plus the amount the provider may balance bill you (the amount charged above the allowed amount, \$50). |

3. Take advantage of your vision benefit.

You don't need to meet your deductible before UMP pays for routine vision exams or hardware. UMP covers one routine eye exam per calendar year for each person enrolled in the plan. You can get this exam at no cost to you when you see a preferred provider. The plan also pays up to \$65 per year for contact lens fitting fees (you pay any amount over that). Vision hardware for adults (over age 18) is covered up to \$150 every two calendar years. Children's vision hardware is covered as follows: one set of standard frames and lenses per year paid at 100% of the allowed amount or an annual supply of contact lenses instead of eyeglasses. Call UMP Customer Service at 1-888-849-3681 (TRS: 711) for more information about this benefit.

4. Get preventive care, including covered vaccines, at no cost to you.

Get covered vaccines, such as flu shots, that are recommended by the Centers for Disease Control and Prevention (CDC) at select network pharmacies. No appointment needed! Find a network vaccination pharmacy at www.hca.wa.gov/ump/find-drugs or by calling Washington State Rx Services (WSRxS) at 1-888-361-1611 (TRS: 711). You can also visit a network provider or a public health

department to get vaccinated. For a list of vaccines, visit www.cdc.gov/vaccines/schedules to see the CDC immunization schedules or call UMP Customer Service at 1-888-849-3681 (TRS: 711).

In addition to covered vaccines, some preventive care services are covered 100% when you see a network provider. These services include things like a wellness visit and tobacco cessation products. To see which services are covered under the preventive benefit, call UMP Customer Service at 1-888-849-3681 (TRS: 711) or visit www.healthcare.gov/preventive-care-benefits.

Note: UMP does not cover immunizations for travel or employment, even when recommended by the CDC or required by travel regulations.

5. Use network pharmacies.

Visit www.hca.wa.gov/ump-drugs-plus or call WSRxS at 1-888-361-1611 (TRS: 711) to find UMP network pharmacies. Pharmacies are part of a different network than medical providers. That means pharmacies listed on the medical provider search on Regence BlueShield's website are **not** your network pharmacies. If you use a non-network pharmacy, you will pay more and may have to submit your own prescription drug claim forms for reimbursement.

6. Learn about your prescription drug benefit.

UMP Plus members have no prescription drug deductible. When you buy prescription drugs that are in the Preventive, Value Tier, Tier 1, or Tier 2, you'll pay less. To save even more money, try these tips:

- Talk to your provider about prescribing generic or lower-cost brand-name drugs.
- Ask your pharmacist to substitute a brand-name drug with a generic whenever possible.
- Use the Prescription Price Check tool at www.hca.wa.gov/ump-drugs-plus or call WSRxS at 1-888-361-1611 (TRS: 711) to find out if less expensive alternatives are available.
- Use the helpful online tools listed in tip 8, which include the Prescription Price Check tool.
- Use the Washington Prescription Drug Discount Card for prescription drugs not covered by your plan. To learn more about the Washington Prescription Drug Program, visit www.hca.wa.gov/about-hca/prescription-drug-program.
- Use the Washington Prescription Drug Discount Card for drugs not covered by your plan. To learn more about the Washington Prescription Drug Program, visit www.hca.wa.gov/about-hca/prescription-drug-program.
- Check to see if you are able to save money by using Postal Prescription Services (PPS) or a Choice90Rx network pharmacy to fill prescription drugs that you take regularly.
 - PPS mail-order pharmacy: You can save on select brand-name drugs when you order from PPS, UMP's mail-order pharmacy. Typically, you will receive your prescriptions within 7 to 10 days.
 - Choice90Rx network pharmacies: If you are taking a prescription drug on an ongoing basis, you may be able to save money by visiting a Choice90Rx network pharmacy, where you can purchase a 90-day supply. For a list of Choice90Rx network pharmacies, visit www.hca.wa.gov/ump-drugs-plus and click on "Find network pharmacies." You can also call WSRxS at 1-888-361-1611 (TRS: 711).

What you pay for prescription drugs

Prescription drug out-of-pocket limit: \$2,000 per person, no family maximum. No prescription drug deductible.

| Tier | All network pharmacies (retail and mail-order) | The most you'll pay per 30-day supply (network pharmacies only) |
|---------------------------------------|---|--|
| Preventive | 0% coinsurance | \$0 |
| Value Tier | 5% coinsurance | \$10 |
| Tier 1 Select generic drugs | 10% coinsurance | \$25 |
| Tier 2 Preferred drugs | 30% coinsurance | \$75 |
| Tier 3 Nonpreferred drugs | 50% coinsurance | Specialty drugs* only: \$150 No limit for non-specialty drugs. |

* Specialty drugs must be purchased through the plan's network specialty pharmacy, Ardon Health.

7. Find out if you can pay less for Tier 3 prescription drugs.

If you take a Tier 3 (nonpreferred) brand-name prescription drugs, you may be able to pay less. Find your drug's tier by visiting www.hca.wa.gov/ump/find-drugs and clicking on "UMP Preferred Drug List" under UMP Plus. If you are taking a Tier 3 drug, you (or your prescribing provider) may request an exception to the plan's cost-share (50 percent of the allowed amount) for these prescription drugs.

Your prescribing provider must submit clinical information to request preauthorization for an exception to be considered. If the plan approves an exception, you will pay for your prescription drugs based on the plan's Tier 2 cost-share (30 percent of the allowed amount, \$75 maximum payment per 30-day supply).

To learn more about this process, or to request an exception, contact WSRxS at 1-888-361-1611 (TRS: 711).

See back for contact information.

8. Find helpful tools online.

Visit www.hca.wa.gov/ump-drugs-plus to:

- Use the Prescription Price Check tool and get an estimated cost for your prescription drugs.
- Find a UMP network pharmacy near you.
- Search the UMP Preferred Drug List.
- Access your 2019 certificate of coverage.
- Access your online pharmacy account, where you can:
 - View your prescription drug claims history.
 - Find forms and member resources.
 - Use the Drug Information and Interaction Checker to learn more about your prescription drugs, how they interact with each other, and how they interact with over-the-counter drugs.

9. Contact us with any questions.

All times are listed as Pacific.

| Organization | Contact information | Business hours |
|---|--|---|
| UMP Customer Service (medical benefits) | Call: 1-888-849-3681 (TRS: 711) Live chat: Login at www.regence.com to participate in a live chat. | Call center is available: Monday—Friday: 5 a.m. to 8 p.m. Saturday: 8 a.m. to 4:30 p.m. Live chat is available: Monday—Friday: 7 a.m. to 5 p.m. |
| Washington State Rx Services (WSRxS) (prescription drug benefits) | Call: 1-888-361-1611 (TRS: 711) | Call center is available 24 hours a day, 7 days a week |
| Postal Prescription Services (PPS) (network mail-order pharmacy) | Call: 1-800-552-6694 Sign in to your account at: www.ppsrx.com | Call center is available: Monday—Friday: 6 a.m. to 6 p.m. Saturday: 9 a.m. to 2 p.m. |
| Ardon Health (specialty pharmacy) | Call: 1-855-425-4085 Fax: 1-855-425-4096 Visit: www.ardonhealth.com | Call center is available: Monday—Friday: 8 a.m. to 7 p.m. Saturday: 8 a.m. to 12 p.m. |

UMP is administered by a third-party vendor under contract with the Washington State Health Care Authority.

HCA is committed to providing equal access to our services. If you need an accommodation, or require documents in another format or language, please call 1-800-200-1004 (TRS: 711).